

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,973 Confirmation No.: 3676  
Filed : August 1, 2003  
Applicants : Daniel Lee Hamilton et al.  
Title : Payment Processing with Selection of a Processing  
Parameter  
TC/AU : 3694  
Examiner : Tien C. Nguyen  
Docket No. : 23952-0106  
Customer No. : 72386

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Non-final Office Action dated March 30, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and it is respectfully requested that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.

The **Conclusion** begins on page 12 of this paper.

**Certificate of Electronic Delivery**

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents. Mail Stop:  
Amendment to June 30, 2009.

  
Eva N. Mukasa